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SUPERIOR
National Bank
& Trust Company
235 Quincy St. Hancock MI. 49930-1816

Over
(over mail)
21

September 7, 2005

FDIC
San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

It is with great dismay that I learned of Wal-Mart's application for deposit insurance for its pending Utah based ILC. My greatest concern is for banks such as the bank that I work for. We are a local, independent bank in a rural area that provides over 100 jobs in our community. Historically, Wal-Mart has a history of de-stabilizing communities. Our local Wal-Mart has had an adverse impact on small hardware stores, grocery stores, clothing retailers and others. I would suspect that Wal-Mart would have a similar impact on independent banks. Our community cannot afford to lose jobs and businesses.

Please do your part to preserve small business and independent banks across America by not granting Wal-Mart's request for insurance. Stop them from holding an unprecedented concentration of economic power and putting rural America out of business.

Most sincerely,

Judith M. Usitalo
VP Human Resources & Marketing

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